

Information to identify the case:

Debtor 1 **Anthony Mark Schadeberg**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0480**
EIN ____-_____
Social Security number or ITIN ____
EIN ____-_____
EIN ____-_____
EIN ____-_____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **16-30186-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Anthony Mark Schadeberg
aka Mark Schadeberg

April 25, 2016

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Anthony Mark Schadeberg
 Debtor

Case No. 16-30186-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Apr 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2016.

db
 13207227 +Anthony Mark Schadeberg, 3111 Chesco Road, Richmond, VA 23234-2309
 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Mabt/Contfin, 121 Continental Dr Ste 1, Newark, DE 19713-0000)
 13207221 Delbert Services/Consu, Rodney Square N 1100 N M, Wilmington, DE 18901-0000
 13207223 +Ginnys, 1112 7th Ave, Monroe, WI 53566-1364
 13207228 +Merchants Credit Guide, 223 W Jackson Blvd Ste 4, Chicago, IL 60606-6914
 13207230 +Mobiloansllc, Po Box 1409, Marksville, LA 71351-1409
 13207231 +Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
 13207232 +Mwinvest, 6348 E Va Beach Blvd, Norfolk, VA 23502-2827
 13207234 +Pioneermbc, 4000 S Eastern Ave Ste 3, Las Vegas, NV 89119-0824
 13207238 +Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
 13207243 +Through The Country Do, 1112 7th Ave, Monroe, WI 53566-1364
 13207244 +United Tranzactions, 2811 Corporate Way, Miramar, FL 33025-3972
 13207245 Usa Credit, Customer Service One Millennium Dri, Uniontown, PA 15401-0000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QBHMATSON.COM Apr 27 2016 01:48:00 Bruce H. Matson,
 LeClair Ryan, A Professional Corporation, 919 East Main Street, 24th Floor,
 Richmond, VA 23219-4622
 13207217 +E-mail/Text: bankruptcy@rentacenter.com Apr 27 2016 02:00:46 Acceptance Now,
 5501 Headquarters Dr, Plano, TX 75024-5837
 13207218 +EDI: TSYS2.COM Apr 27 2016 01:48:00 Barclays Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 13207220 +EDI: RCSFNBMARIN.COM Apr 27 2016 01:48:00 Credit One Bank Na, Po Box 98875,
 Las Vegas, NV 89193-8875
 13207222 +EDI: AMINFOFP.COM Apr 27 2016 01:48:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13207225 EDI: JEFFERSONCAP.COM Apr 27 2016 01:48:00 Jefferson Capital Syst, 16 Mcleland Rd,
 Saint Cloud, MN 56303-0000
 13207226 +EDI: RESURGENT.COM Apr 27 2016 01:48:00 Lvnv Funding Llc, Po Box 10497,
 Greenville, SC 29603-0497
 13207229 +EDI: MERRICKBANK.COM Apr 27 2016 01:48:00 Merrick Bank, Po Box 9201,
 Old Bethpage, NY 11804-9001
 13207233 +E-mail/Text: ABENTLEY@OKINUS.COM Apr 27 2016 01:59:18 Okinus Inc, 157 West Railrd St,
 Pelham, GA 31779-1631
 13207235 +EDI: PRA.COM Apr 27 2016 01:48:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4962
 13207236 EDI: AGFINANCE.COM Apr 27 2016 01:48:00 Springleaf Financial S, 601 Nw 2nd St,
 Evansville, IN 47708-0000
 13207237 EDI: AGFINANCE.COM Apr 27 2016 01:48:00 Springleaf Financial S, 9699 W Broad St Ste B,
 Glen Allen, VA 23060-0000
 13207239 +EDI: RMSC.COM Apr 27 2016 01:48:00 Synch/Amazon, Po Box 965015, Orlando, FL 32896-5015
 13207240 +EDI: RMSC.COM Apr 27 2016 01:48:00 Synch/Care Credit, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 13207241 +EDI: RMSC.COM Apr 27 2016 01:48:00 Synch/Paypal Smart Con, Po Box 965005,
 Orlando, FL 32896-5005
 13207242 +EDI: RMSC.COM Apr 27 2016 01:48:00 Synch/Walmart, Po Box 965024, Orlando, FL 32896-5024
 13207246 +EDI: BLUESTEM.COM Apr 27 2016 01:48:00 Webbank/Fingerhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13207219 Cfc, 00000-0000
 13207224 Horizoncrd, 00000-0000

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: admin
Form ID: 318

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Total Noticed: 30

Date Rcvd: Apr 26, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2016 at the address(es) listed below:

Bruce H. Matson bhmtrustee@leclairryan.com, bmatson@ecf.epiqsystems.com
James Bradley Winder, Jr. on behalf of Debtor Anthony Mark Schadeberg jbwinder@ferriswinder.com,
bfrazier@ferriswinder.com;rwferris@ferriswinder.com;fwecfmail@gmail.com;aadams@ferriswinder.com
Richard W. Ferris on behalf of Debtor Anthony Mark Schadeberg rwferris@ferriswinder.com,
bfrazier@ferriswinder.com;jbwinder@ferriswinder.com;fwecfmail@gmail.com;aadams@ferriswinder.com

TOTAL: 3